

# Whiting Tower

Sixty-Six Years of Aviation Training News



Naval Air Station Whiting Field, Milton, FL

Forging Wings for the Fleet

Vol. 66 No. 6

Wednesday, February 10, 2010

## VT-6 Sees End of 15-Year Program With Argentina

By Ens. Joanna Clark, NAS Whiting Field Public Affairs

Training Squadron SIX bid fair winds to Argentine instructor pilot Lt. Luis Arbini at a Hail and Farewell ceremony Friday Jan. 29, marking the end of a fifteen year exchange program that had Argentine pilots serving as instructors for the squadron.

The exchange program was seen as a positive experience for both the students and instructors.

"The Argentine Navy has been gracious enough to send some of their best pilots to teach students at Naval Air Station Whiting field," said Cmdr. Sean Maybee, VT-6 Executive Officer. "We have benefited tremendously by the cultural and professional exchange."

Throughout the program, VT-6 has hosted seven exchange instructor pilots, including Fabian Magnaca, Pablo Remotti, Diego Suarez Del Solar, Falcone Carlos, Juan Bile-sio and Adrian De Pauli.

The exchange pilots began their tours at the Defense



Training Squadron SIX Commanding Officer Lt. Col. Javier Ball, USMC, Argentine Instructor Pilot Lt. Luis Arbini and VT-6 Executive Officer Cmdr. Sean Maybee, USN pose with an photo of an Argentine T-34. Arbini gave the photo to VT-6 as his departure from the squadron marks the end of a 15 year exchange program. Photo by Ens. Joanna Clark, NAS Whiting Field Public Affairs.

- (Cont. on Page 5)

## NPC Signals the End of Enlisted Service Records



Personnel Specialist Seaman Casey Flett searches for service records in the personnel office aboard the Nimitz-class aircraft carrier USS John C. Stennis (CVN 74). (U.S. Navy photo by Mass Communication Specialist 3rd Class Josue L. Escobosa/Released)

From Navy Personnel Command  
Public Affairs

MILLINGTON, Tenn. (NNS) -- Like wash khakis and dungarees, the old brown-folder enlisted field service record (FSR) will soon become a thing of the past as the Navy eliminates the paper record in 2010.

NAVADMIN 040/10, released Feb. 3, outlines the Navy's plan to close-out the FSR by Sept. 30.

Service record information will now be generated and maintained electronically through a secure Internet connection to the Navy Standard Integrated Personnel System (NSIPS) Electronic Service Record (ESR). Officer field service records have already been eliminated.

The Navy first implemented ESRs in 2006. Accessible through a secure Internet connection, the ESR provides access to personnel, training and awards data for individual Sailors, Personnel Support Detachments (PSDs), personnel offices holding service records, Navy Operational Support Centers and customer commands of PSDs. A shipboard version is available through NSIPS Afloat for Sailors at sea with limited bandwidth.

PSD Memphis began closing out records for Sailors at Navy Personnel Command (NPC) last year as part of a field test.

"It went pretty well. There are a lot of tools online that can help you

- (Cont. on Page 8)

# Chalkboard Minutes

Welcome to *Chalkboard Minutes*. I hope to use this forum to keep you abreast of educational information I feel you might need.

We have received several FREE opportunities to help military families. If you have any questions about the following programs- please contact me at 850-665-6105 or christopher.p.hendri@navy.mil

•Navy Families now have FREE access to use Tutor.com.

**WHAT:** Tutor.com-FREE Online Tutor help 24/7

**WHERE:** www.Tutor.com/navy Once you sign in to Navy Knowledge Online, look for Tutor.com links in the following sections under the REFERENCE tab:

**WHO:** All U.S. Navy active duty



**Chris Hendrix**  
Schools Liaison Officer

members, Navy Reservists on active duty, Navy Retirees, DoD Civilians and their families have free, unlimited access to Tutor.com.

**HOW:** Access is through Navy Knowledge Online [NKO]; once the family member account is established [DEERS is the verification source].

•Special Needs Resources for Military Families Webinar

Special Needs Family Support Program Manager, Isabel Hodge, is conducting two Special Needs Resources for Military Families Webinar on February 23rd and 25th, 2010. Isabel is providing a comprehensive overview of government and non-government resources useful to military families with special needs. Additionally, Military OneSource Consultant and Coordina-

tor of Clinical Services, Cindy Brisenden, will provide an overview of the MOS specialty consultants and other valuable MOS information. Interested family members should visit Military OneSource (<http://www.militaryonesource.com>) to register for the webinar or call their School Liaison Officer for more information.

•Military Families Get Free Access to Caregiver Network

Military families now have free access to an online network of quality caregivers who can assist with everything from babysitting to dog walking. Sittercity is the nation's largest online source for local babysitters, nannies, elder care providers, dog walkers, housekeepers and tutors, and contains more than a million caregiver profiles, officials said. Military members and their families can activate their membership by going to <http://www.sittercity.com/dod>.

## NAS Whiting Field VITA Program Kicks Off Tax Season

Beginning Feb. 1, NAS Whiting Field will once again offer free tax preparation services through the Volunteer Income Tax Assistance (VITA) program to active duty, dependents, retirees, and reservists on active duty for more than 30 days. Through this program, those eligible individuals not only can save hundreds of dollars on tax preparation fees, but they also get their refund in just a couple of weeks.

During the 2009 tax season, Navy-wide volunteers with the VITA program filed nearly 70,000 federal and state tax returns, saving service members and dependents more than \$9,700,000 in commercial tax preparation fees. Locally, last year the NAS Whiting Field Tax Center filed over 600 tax returns, with a savings to the taxpayer of over \$63,000. The VITA program is a proven winner that improves morale and readiness and keeps money in sailors' pockets. VITA significantly reduces the effort and cost involved in meeting federal and state tax obligations:

A. No preparation fees. Commercial tax preparers may charge over \$140 for the average electronically filed return. VITA/ELF volunteers prepare and file the same returns at no cost to sailors and dependents.

B. Faster refunds. Paper returns may take eight or more weeks to process. By using VITA, refunds are deposited directly into a sailor's bank account an average of two weeks from the date of transmission, even from overseas

and afloat commands. These rapid refunds greatly reduce the need for refund anticipation loans (short-term loans with added charges and high interest rates).

C. Fewer mistakes. VITA prepared returns are very accurate - less than a 1 percent error rate compared to 15 percent for paper returns.

This year, the NAS Whiting Field Tax Center is located in the Atrium Building 1417, room 153. The building is next door to the Gym in center of the base, with the Chapel on one end and Pen Air Credit Union on the other. Using the north side entrance near Pen Air Credit Union, we are the 1st office on the left-hand side. Currently, tax preparation assistance is available Monday through Friday, 0800 - 1600 and offered on an appointment-only basis. Please call 665-6120 to schedule an appointment.

Before making an appointment, please ensure you have all of your tax documents. You will need W-2's, 1099R's, and bank documents showing interest/dividends earned. You will also be required to provide last year's tax return or copies of your Social Security Card (for each member listed on the return), and if the return will be filed electronically, a blank check to verify RTN and account number.

"The VITA program is only viable if it is utilized. This is another one of those good programs that may go away if it is not used," Bill Brock, the VITA Coordinator.

# News and Notes

**Soccer Tournament** - The Allied Forces Soccer Club is hosting a soccer tournament that is open to anyone associated with the area military bases. Games begin at 1300 (1pm) on Sunday, February the 14th at the Barrancas Soccer fields. Teams from NAS Whiting Field, Corry Station, Naval Hospital Pensacola and NAS Pensacola will play friendly soccer matches at the beachside complex. Please contact LCDR David Toellner, (850) 382-5494 or kiwi\_soccer@yahoo.com for more information or to be placed on a team.

**Free Tickets** - Universal is offering 2 park 7 days free admittance to all Active duty, retired and reservist until July 18,2010. Kennedy Space Center is offering Free entrance to all Active duty, retired and reservists. Check out prices for Universal and Kennedy Space Center for family or friends Contact the ITT office for further information. 623-7032

**Subway Closure** - Subway will close Saturday, Feb. 20, to install a new "energy saving" exhaust system. They will reopen for business at their normal time on Monday, February 22, 2010.

**Strut Your Mutt** - Dog owners are welcome to "Strut Your Mutt" at 6:45 p.m. on Tuesdays during a 45-minute leisurely stroll in East hill. Dogs must be leashed and well behaved, and owners must bring their own water and pick up after their pet. The walk will begin at the entrance to the Bayview Dog Park at 20th Avenue and East Mallory Street. For further details call 291-7658.

**Hare and Hounds Run** - The East Hill Hare and Hounds Running Club will meet at 2:30 p.m. every second and fourth Sunday. The run will last three to five miles at locations in and around downtown Pensacola and consists of a trail laid with flour, toilet paper and chalk marks. After the run there will be a beer social with fresh fruit and light snacks. The cost is \$5. For details call Tim Hartigan at 393-8692.

**Yoga Class** - Yoga classes are available at Milton Community Center every Tuesday and Friday from 9 to 10 a.m. Classes are open to children and adults of any age. The cost is \$5. For more



**Retaining Our Best and Brightest**  
Lt. Jitindra Sirjoo congratulates Aviation Boatswain's Mate Second Class Forrest Findley during his reenlistment ceremony Jan. 29. Findley reenlisted for three years at Naval Air Station Whiting Field's midfield hangar. U.S. Navy photo courtesy of Navy Counselor First Class Gwendolyn King.

information call 983-5466.

**Art Showcase** - The art exhibit "Independent Artists of Navarre" will be open to the public in the showcase room of the Dragonfly Gallery in Milton this month. Hours will be 10 a.m. to 4 p.m. Tuesday through Saturdays. The exhibit will showcase a variety of painting, photography, pottery, and wood sculpture pieces from Santa Rosa Country artists. For more information call 981-1100.

**A Taste for Art** - The Santa Rosa Arts and Culture Foundation will hold its fifth annual optional black tie fund raiser Feb. 6 from 7 to 9 p.m. Chocolate delights and gourmet appetizers highlight the evening. Tickets are \$25. Call 393-0121 for details.

**Mardi Gras Parade** - Pensacola Beach will host their annual Mardi Gras Parade presented by the Krewe of Wrecks at 2 p.m. Feb. 14. The parade will take place on Via de Luna from Avenida 10 to the Casino Beach parking lot. See [www.kreweofwrecks.com](http://www.kreweofwrecks.com) for details.

**Valentines Day Open Soccer Tournament** - The Allied Forces Soccer Club is hosting a soccer tournament that is open to anyone associated with the area military bases. Games begin at 1 p.m. Sunday, Feb. 14 at the Barrancas Soccer fields. Teams from NAS Whiting Field, Corry Station, Naval Hospital Pensacola and NAS Pensacola will play friendly soccer matches at the beachside complex. Please contact LCDR David Toellner, (850) 382-5494 or kiwi\_soccer@yahoo.com for more information or to be placed on a team.

**Donations to Haitian Relief** - The Navy is encouraging members of the community, community organizations, and local businesses to visit <http://www.usaid.gov/helphaiti/> on how they can donate money or items in support of Haiti earthquake relief. This web site provides links and detailed information on what are acceptable donations and how to make them. For information on how to donate locally, please contact your local disaster relief and charitable organizations. A special thanks to all who are donating their time, money, and goods in this time of need.



**Retaining Our Best and Brightest**  
Air Traffic Controller Second Class Dante Spagnolo receives his Honorable Discharge certificate from Air Traffic Controller First Class Aritha Gregory before he reenlists for four years. Spagnolo committed for four more years Jan. 26 in the Operations Auditorium. U.S. Navy photo courtesy of Navy Counselor First Class Gwendolyn King.

## Upcoming Events

Feb. 11, 1800 - Milton Mardi Gras Parade - Downtown Milton

Feb. 12, 1300 Winging Ceremony - Base Auditorium

Feb. 14 - Valentine's Day

Feb. 15 - President's Day Holiday

Feb. 17, 0730 - CWRA Breakfast w/CO - Wings Club

Feb. 24, 0730 - SRC Military Update Mtg. - Wings Club

# Fleet and Family Support Center Classes

**VA Representative (Call for Appointment) - Friday, February 12, 0800 – 1200**

**Anger Management - Wednesday, February 17, 1300 - 1400**

Is anger affecting your health, your relationships or your work performance? Learn to understand the causes and effects of unhealthy anger and how to express and release that anger in a healthy way! Class will be held at the FFSC conference room. For more information, contact a Work and Family Life Specialist at 623-7177.

**Renting - Wednesday, February 17, 1400 - 1500**

The purpose of this workshop is to provide complete, objective, and unbiased information so prospective military renters will be confident in their decision whether or not to rent, and be better able to negotiate the potential financial pitfalls they may encounter during the rental process. Class will be held in the FFSC conference room. For more information, contact a Work and Family Life Specialist at 623-7177.

**How to Apply for a Federal Job - Monday, February 22, 0800 - 1000**

“Is it worth your while to invest your time and effort in searching and applying for a Federal Job?” If your answer is “yes”, then you need to attend this class in order to learn how to prepare the best application possible. You will learn how to read an announcement, analyze core competencies for language, analyze vacancy listings for keywords, and how to apply for jobs. Class will be held at the FFSC conference room. For more information, contact a Work and Family Life Specialist at 623-7177.

**New Spouse Indoctrination - Monday, February 22, 0800 - 1200**

Welcome to NW Florida, NAS Whiting Field, Training Wing Five, and the world of aviation training! Find out what challenges and rewards are in store for you and your flight student and how you can enjoy and thrive in the military lifestyle. Learn about the local culture, recreational opportunities, and support services available to you, while meeting other spouses and command staff! For more information, contact a Work and Family Life Specialist at 623-7177.

**Deployment Support Group for Children - Monday, February 22, 1800 - 1930**

Kids and youth ages 5-18 who are children of deployed service members are invited to meet for fun and fellowship! Creative activities engage the mind and promote conversation. Share experiences and feelings with others who are also dealing with the absence of a parent due to deployment. For more information, please contact the FFSC at 850-623-7177. Hope to see you there!

## Santa Rosa County to Hold Amnesty Day for Household Waste

Amnesty Day, which offers Santa Rosa County residents the opportunity to dispose of household hazardous waste at no charge, is scheduled for Saturday, March 27 from 8 a.m. to 1 p.m. Amnesty Day is not a recycle day, but a special day for disposal of household hazardous waste. Materials will also be accepted from conditionally exempt small quantity generators including small businesses, schools and growers at a reduced rate. Small quantity generators must call (850) 981-7135 by noon on Friday, March 26 to schedule a drop off time. Calls will be accepted from 8 a.m. to 3 p.m., Monday through Friday.

Two drop off sites are available, at the Santa Rosa County South Side Service Center located at 5819 Gulf Breeze Parkway in Midway and at the parking lot of the Santa Rosa County Administrative Complex, located behind McDonald's at 6495 Caroline Street in Milton.

Approved items for drop off include: household cleaners, lubricants, motor oil, oil filters, paint, pesticides, pool cleaners, and solvents

The following items should also never be thrown out with your household garbage, but on Amnesty Day, resi-



dents can dispose of up to five gallons each: antifreeze, batteries, computers, five-gallon propane bottles, fluorescent lights, fire extinguishers, gasoline, greases, household cleaners, lubricants, motor oil, oil filters, paint, pesticides, pool cleaners, and solvents

Cathode ray televisions and monitors will be accepted at the Midway location. Residents will be required to remove these items from their vehicle. They will not be accepted at the Amnesty Day drop off on Caroline Street, but can be taken directly to the Central Landfill located at 6337 Da Lisa Road in Milton throughout the year, Monday - Saturday, 7 a.m. to 5 p.m. Tires, printers, fax machines, DVD/DVR players, typewriters, copy machines, general debris or household garbage will not be accepted as part of Amnesty Day.

Amnesty Day is made possible by Santa Rosa County in cooperation with the Florida Department of Environmental Protection and Jim Reece of the Okaloosa County Environmental Office. For more information, contact (850) 981-7135.

## VT-6

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Language Institute to study English at Lackland Air Force Base. They would then spend four months in the Fixed Wing Instructor Training Unit prior to checking into VT-6.

Arbini flew 750 hours and took on ten on-ings while attached to VT-6. He came here with his family and says his eight-year-old daughter is now bilingual. He describes his experience as challenging at times but very rewarding.

“My experience was so positive. In Argentina we do the same thing, but in Spanish,” he said. “I have the obligation to share this experience with my colleagues when I return.”

Arbini will become the Executive Officer of his new squadron when he returns to Argentina.

“He is an outstanding pilot who brought a wealth of experience and I will hate to see him go,” commented Lt. Col. Javier Ball, VT-6 Commanding Officer.

As this exchange program ends, a new exchange program will begin between the instructors from the P-3 Orion Fleet Readiness Squadron at NAS Jacksonville and Argentine instructors.

## TRICARE Notes

### Suicide Awareness

According to the National Institute for Mental Health, suicide is the 11th leading cause of death in the United States. During times of increased stress, suicide sometimes seems like the only way out for someone in deep emotional pain. It is therefore important to be aware of the risk factors and signs that someone might be thinking of suicide.

Things that may make someone more likely to consider or attempt suicide include:

- Access to firearms
- Alcohol or substance abuse
- Family members who committed suicide
- Feelings of hopelessness or helplessness
- Mental conditions, such as depression or anxiety
- Ongoing medical illness

If you or a loved one is experiencing depression, anxiety or substance abuse, please know that help is available. Active duty service members are encouraged to talk with their chaplain, primary care provider or mental health counselors on base, or even their direct command. Non-active duty beneficiaries can self-refer for the first eight outpatient behavioral health care visits to a network provider per fiscal year (Oct. 1 – Sept. 30). If you need assistance finding a provider in your area, you may call ValueOptions at 1-800-700-8646. The most important thing is to get the help needed.

## Aviation Boatswain's Mate Association Gulf Coast Chapter

**3rd Annual Snowball 4-Man Golf Scramble**

**NAS Whiting Field Golf Course**

**26 February 2010**

**9am Shotgun Start**



**\$35/ Person**

**Mulligan Package \$5/pp (3 mulligans and a tee-buster)**

**Prizes for : Top 3 Teams and Longest Drive.**

**Closest to the Pin contest for \$2 entry fee (winner takes 50% of purse) .**

**Fee includes: green fees, cart and BBQ lunch.**

**Contact Jim Walsh (623-7324 / james.f.walsh@navy.mil) for reservations.**

# Fleet and Family Provides a Few Top Tax Tips

*Editor's Note: As we approach Military Saves Week, Fleet and Family Support Center is providing a series of important financial wellness lessons to help keep you on sound financial footing. The following credit card tips, detailing new regulations and guidelines, are taken from [www.bankrate.com](http://www.bankrate.com). Call Eugene Jackson at 623-7177 for more information on how FFSC can help you improve your fiscal awareness.*

On May 22, President Barack Obama signed the Credit Card Accountability, Responsibility and Disclosure, or Credit CARD, Act of 2009 into law. The legislation will improve consumer disclosures and end some egregious practices in the credit card industry but stops short of capping interest rates and fees. Most of the provisions go into effect Feb. 22, 2010, unless otherwise stated. Here's an overview of the major changes the law will enact.

**1. Retroactive rate increases** - Issuers can't raise rates on an existing balance unless a promotional rate expired, the variable indexed rate increased or you paid late by 60 days or more. No longer will they be able to punish borrowers for late payments on unrelated accounts under the practice of universal default or due to "anytime, any reason" clauses. If the cardholder does trigger the default rate because of a 60-day delinquency, the bank must restore the lower rate once the cardholder demonstrates six months of consecutive on-time payments. This provision takes effect in August 2009.

In general, rates can't be raised in the first year after issuance, and promotional rates must last at least six months. Exceptions include expiration of a promotional rate, termination or completion of a workout plan, a change in the index rate or a 60-day delinquency.

Caveat: Issuers can raise rates at any time for any reason on new balances with 45 days' advance notice. Cardholders will still need to read correspondence from their creditors.

**2. More advance notice of rate hikes** - Consumers get 45 days'

notice before key contract changes take effect, including rate increases. Under the current Truth in Lending Act, cardholders only receive a 15-day heads up. This change takes effect Aug. 20, 2009.

Caveat: This provision doesn't apply to credit limit changes. If your issuer slashes your limit, notification isn't necessary unless the reduction would trigger a penalty, such as an over-limit fee. The new rules also don't cap interest rates. The increased rate can still be triple your existing APR.

**3. Fee restrictions** - Cardholders will not face overlimit fees unless they elect to allow the creditor to approve overlimit transactions. Issuers can't charge more than one overlimit fee per billing cycle. In general, banks can't charge consumers a fee to pay their credit card debt, a cost some cardholders encounter for payments made by telephone or Internet. They can impose a fee to expedite a payment. Payments received by the due date -- or the next business day, if the bank doesn't accept mailed payments on the due date -- won't trigger a late fee. If the cardholder pays at a local branch, the payment must be credited the same day.

The new law limits fees on "fee-harvester" subprime cards as well. In the first year after issuance, nonpenalty fees cannot take

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## OPERATION FINANCIAL FITNESS CAMPAIGN

**21-28 FEB 2010**

### What is the Military Saves Campaign?

It is a week long Department of Defense (DOD) Financial Readiness Campaign designed to encourage both military and civilian personnel on the base to save and build wealth and reduce debt. People just like you are proving that you don't have to be rich to build wealth.

Members that are enrolled in the Military Saves Program are paying off their debts and saving to reach their financial goals. We can help with tips and tools to help you set your goals. Also, we can help you develop strategies to reach those goals and start saving.  
So what are you waiting for?

Visit [www.militarysaves.org](http://www.militarysaves.org)

For more information, please contact Eugene Jackson, Financial Educator at the Fleet and Family Support Center, 850-623-7177 or contact your Command Financial Specialist.

### MILITARY SAVES CAMPAIGN EVENT SCHEDULE

#### Monday, February 22

0730 – 1000 Display Table at Coffee Shop  
1400 – 1500 Intro to Saving & Investing Class – FFSC

#### Tuesday, February 23

0800 – 0900 Crash Department Visit to promote Campaign  
1400 – 1500 Credit Management Class – FFSC

#### Wednesday, February 24

1000 – 1200 Display Table at Wings Club  
1400 – 1500 Thrift Savings Plan Class – FFSC

#### Thursday, February 25

0800 – 0900 ATC Department visit to promote Campaign  
1300 – 1500 Home Buying Class – FFSC

#### Friday, February 26

0730 – 1000 Display Table at Coffee Shop

# Congratulations to Our Newest Wingers and Scholars



**Top Row:** Cmdr. Michael Fisher, USN, Commanding Officer HT-8; 1st Lt. Kyle Lopries, USMC; Ens. Brian Miller, USN; 1st Lt. Michael Furr, USMC; Ens. Justin Waskey, USN; Lt.j.g. Alessandro Dell’Isola, Italian Navy; and 1st Lt. Andrew Berkeley, USMC. **Middle Row:** Cmdr. Mark Murray, USN, Commanding Officer HT-18; Lt.j.g. Lassen Loop, USN; 1st Lt. Christopher Perez, USMC; Lt.j.g. Mark Morgart, USN; 1st Lt. Luke Williamson, USMC; Lt.j.g. Ryan Stille, USN; and Col. John Walsh, USMC, Commodore Training Wing FIVE. **Front Row:** Cmdr. Mathew Frost, USN, Commanding Officer HT-28; Lt.j.g. Hunter Marner, USN; 1st Lt. Michael Drozd, USMC; Lt.j.g. Gregory Dahl, USCG; Lt.j.g. Donald Auradou, USN; and Cmdr. Richard Davis, USN, Commanding Officer HSL-44, Guest Speaker.



**Left Photo:** Ens. Ian R. Higgins, USN; Ens. Paul F. Ingram, USN; Ens. Alexander H. Merrill, USN; and Ens. Stanton F. McWhorter, USN receive their Academic Award citations Jan. 22 at the Training Air Wing FIVE headquarters.



**Right photo:** Lt. j.g. Timothy R. Andersen, USCG; Lt. j.g. Ian A. Culver, USCG; and Ens. Paul A. Bridgers, USN were presented their Academic Achievement awards Feb. 5 at the Training Wing FIVE headquarters building. Photos courtesy of Training Air Wing FIVE.

# NASWF First Classes to Host History Month Event

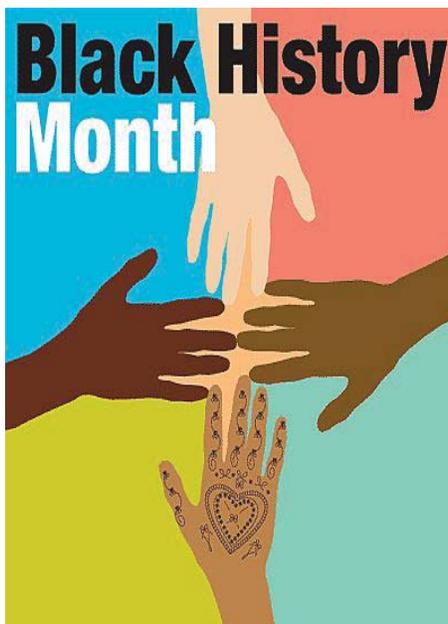
## - Prominent Public Defender to Serve as Guest Speaker

By Ens. Joanna Clark, NAS Whiting Field Public Affairs

The First Class Association of Naval Air Station Whiting Field will host a Black History Program on Friday, Feb. 19 in the base auditorium from 11 a.m. until 1 p.m. All base personnel are invited to attend.

The event will celebrate Black History Month with the theme, "The Evolution of Black History." The featured guest speaker will be Tony Henderson, the Assistant Public Defender for Escambia, Santa Rosa, Okaloosa, and Walton Counties.

The celebration will be catered by the owner of H&H Barbeque, retired Chief Ships Serviceman Arthur



Henderson, and will include a menu of barbeque chicken, ribs, sausage, baked beans, potato salad, rolls, assorted drinks, and cake.

Black History Month originated in 1926 when Dr. Carter Woodson launched Negro History Week during the second week of February to include the birthdays of Abraham Lincoln and Frederick Douglas, two influential men in abolishing slavery. The observance was extended to the entire month in order to include more programs and activities in 1976, America's bicentennial. The national theme for Black History Month this year is "The History of Black Economic Empowerment."

## Military Saves

- (Cont. from Page 6)

up more than 25 percent of the initial credit limit.

**4. Restricts card issuance to students** - Consumers under age 21 who can't prove an independent means of income or provide the signature of a co-signer aged 21 or older won't get approved for credit cards. The provision protects young people who lack the means or the knowledge to handle credit cards from miring themselves into debt, but could backfire by pushing students to payday lenders and pawnshops, says Greg McBride, senior financial analyst at Bankrate.com.

According to a recent Sallie Mae study, college students carried an average balance of \$3,173 on their credit cards last year, a record high since the first analysis in 1998. A whopping 82 percent revolved a balance each month.

**5. Ends double-cycle billing** - The new law bans double-cycle billing, the practice of basing finance charges on the current and previous balance. Under this method, the issuer could charge interest on debt already paid off the previous month.

**6. Fairer payment allocation** - A close look at your card agreement will likely reveal a clause that explains that payments will be applied to lower-rate balances first. Not so anymore. The Credit CARD Act requires above-the-minimum payments to be applied first to the credit card balance with the highest interest rate.

**7. More time to pay** - Card companies must send statements 21 days before a payment is due. Current law requires a mere 14 days' notice. This provision went into effect Aug. 20, 2009.

**8. Gift card protections** - The legislation includes protections for gift cardholders. The new law prohibits gift cards from expiring for at least five years. Issuer cannot assess inactivity fees unless the card has gone unused for 12 months.

## ESRs Disappearing

- (Cont. from Page 1)

locate things you need from your electronic service record," said Personnel Specialist 2nd Class Kelvin Turner, assigned to PSD Memphis. "We have not noticed much of a hiccup."

All active duty and drilling Reserve Sailors can access their ESR by signing up for a self-service ESR account on the NSIPS Web page at <https://nsips.nmci.navy.mil/> using a Common Access Card (CAC)-enabled computer. Sailors can view their own records, as well as make minor changes, including emergency contact information, home and mailing address, official email address and other personal information. Navy Reserve Sailors can also input their civilian employment information.

NPC began implementing FSR close-outs early this year. According to the NAVADMIN, ESR allows for global transactions for medals and awards, training and education, personnel qualification standards (PQS) and routine administrative remarks, as well as creates electronic forms that can be printed and signed when a hard copy is required. Commanding officers, executive officers and command master chiefs can obtain command-level view only access by completing the NSIPS/ESR system authorization request and contacting their local NSIPS area manager.

A much smaller version of personnel documents, such as Record of Emergency Data, Service member's Group Life Insurance, Security Clearance Eligibility Certification and Family Care Plans are still required to be maintained by the command to support associated programs.

NPC is conducting training at PSDs throughout the fleet to make the transition as seamless as possible